



# PLAN 1

## GROUP BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

(FOR ACTIVE MEMBERS)

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by County of Merced.

Eligibility	
<b>Definition of a Member</b>	<p>You are a member if you are one of the following:</p> <ol style="list-style-type: none"> <li>1. An active employee or elected official of the Employer and regularly working at least 30 hours each week; or</li> <li>2. An active variable shift employee of the Employer and regularly working at least 16 hours each week.</li> </ol> <p>You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.</p>
<b>Class Definition</b>	<p><b>Class 1</b> All full-time management level A and B members, which includes elected officials, executive management, and assistant executive management members</p> <p><b>Class 3</b> All full-time management level C members, which includes administrative and supervisory (middle management) members</p> <p><b>Class 5</b> All full-time Merced County Attorney's Association members (Unit 7)</p> <p><b>Class 6</b> All full-time management level D and E members, which includes administrative and supervisory (first line supervisory)</p> <p><b>Class 9</b> All full-time represented members, other than members of Merced County Attorney's Association (Unit 7)</p> <p><b>Class 11</b> All full-time supervising probation officers (Unit 11)</p> <p>Note: Member means an employee of the Policyholder</p>
<b>Eligibility Waiting Period</b>	<p>You are eligible on the later of (a) the Group Policy Effective Date, and (b) the Friday you receive or would normally receive your first paycheck from the Employer.</p>

## Benefits

### Basic Life Coverage Amount

Your Basic Life coverage amount is:

**Class 1** \$85,000  
**Class 3** \$55,000  
**Class 5** \$50,000  
**Class 6** \$35,000  
**Class 9** \$10,000  
**Class 11** \$40,000

### Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

### Age Reductions

Basic Life and AD&D insurance coverage amounts do not reduce due to age.

## Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

## Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Occupational Assault Benefit
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by County of Merced. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and County of Merced may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



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